



PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/542,109
Filed : March 31, 2000
Applicant : Kight, et al.
Title : Bill Payment System and Method
With Merchant Information

TC/AU : 3625
Examiner : Y. Garg

Docket No. : 23952-0020
Customer No. : 29052

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

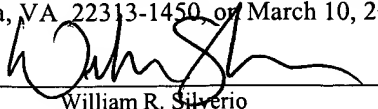
Dear Sir:

The citation of information on the attached Form PTO/SB/08A, "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

The declaration by Mark Johnson is provided in an effort to provide a more complete picture of the bill payment service of the assignee, CheckFree Corporation ("CheckFree"), that existed on or before July 25, 1990. As provided by CFR § 1.97(h), the filing of an information disclosure statement shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in C.F.R. § 1.56(b).

Pursuant to the Office's waiver of the requirement for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith. Additionally, pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first


I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop RCE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on March 10, 2006.


William R. Silverio

Applicant: Kight, et al.
Filed: March 31, 2000
Application No.: 09/542,109

Office Action on the merits following the filing of a request for continued examination under CFR §1.114. Thus, no fees are believed due; however, the Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'W. Silverio', is written over the typed name.

William R. Silverio
Attorney for Applicants
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Attorney Docket No. 23952-0020

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

2

Complete if Known

Application Number	09/542,109
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Filing Date	March 31, 2000
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First Named Inventor	Kight, et al.
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Art Unit	3625
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Examiner Name	Y. Garg
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Attorney Docket Number	23952-0020
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U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
		US-3,876,864	04/08/1975	Clark, et al.	
		US-4,642,767	02/10/1987	Lerner	
		US-4,791,561	12/13/1988	Huber	
		US-4,929,818	05/29/1990	Bradbury, et al.	
		US-4,948,174	08/14/1990	Thomson, et al.	
		US-4,961,139	10/02/1990	Hong, et al.	
		US-5,007,084	04/09/1991	Materna, et al.	
		US-5,093,787	03/03/1992	Simmons	
		US-5,097,115	03/17/1992	Ogasawara, et al.	
		US-5,111,395	05/05/1992	Smith, et al.	
		US-5,326,959	07/05/1994	Perazza	
		US-5,465,206	11/07/1995	Hilt, et al.	
		US-5,652,786	07/29/1997	Rogers	
		US-5,956,700	09/21/1999	Landry	
		US-5,978,780	11/02/1999	Watson	
		US-6,044,362	03/28/2000	Neely	
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		US-2002/0002537	01/03/2002	Bastiansen	
		US-2003/0208445	11/06/2003	Compiano	
		US-2004/0015413	01/22/2004	Abu-Hejleh, et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Patent Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³⁻ Number ⁴⁻ Kind Code ² (if known)				
		WO 91/09370	06/27/99	Online Resources & Communications Corporation		
		JP401195573A	08/07/89	Decentralized Processors for Transfer in Organ		
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*EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. *Applicant's unique citation designation number (optional). *See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. *Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. *Applicant is to place a check mark here by English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Substitute for form 1449/PTO		Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	09/542,109	
		Filing Date	March 31, 2000	
		First Named Inventor	Kight, et al.	
		Art Unit	3625	
		Examiner Name	Y. Garg	
Sheet	2	2	Attorney Docket Number	23952-0020

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the articles (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Declaration by Mark Johnson (5 pages)	
		Press release, "Banks, Credit Unions Join Utilities to Expand Bill Payment Plan [Sunrise Edition]; Omaha World-Herald; Omaha, Nebraska, Aug. 30, 1989, p. 19.	
		GULLO, Karen, "Reistad Continues Quest for the 'Checkless Society' Series: 8," American Banker; New York, NY, July 16, 1991, Vol. 156, Issue 135.	
		Anonymous, "Is Video Banking Poised to Take Off (Again)?", CTS Accounting Software Survey; June 1990, Vol. 20, Issue 1.	
		TYSON, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment," American Baker; New York, NY, August 9, 1989, Vol. 154, No. 154.	
		Unknown, Excerpt from The Bankers Magazine, July-August 1985 p. 54-55.	
		WHITE, et al.; "4-in-1 Accounting: The Basics from Real-World," PC Magazine, v4, n20, p. 167-168.	
		Merriam-Webster's Collegiate Dictionary, 10 th edition; page 293, word, "database" (1962); and page 929, word, "processing" (1532).	
		STREETER, Bill, "The Future is Here and It's on TV," ABA Banking Journal, November 1980.	
		BLATTBERG, Robert C., DEIGHTON, John, "Interactive Marketing: Exploiting the Age of Addressability," Sloan Management Review, vol. 13, no. 1, Fall 1991, p 5-14.	
		ELIASON, A.L., Online Business Computer Applications: 2 nd Edition Science Research Associates, 1987 HF5542.2.E427 pp. 18-19 and 69-71.	
		HOWARD, Bill, "The Best of 1989," PC Magazine, January 16, 1990 (excerpt).	
		DUNKIN, Amy, "Personal Business: Software Have a PC? Now, You Can Chuck Your Checkbook," Business Week, September 3, 1990.	
		CHURBUSCK, David C., "Let Your Fingers Do the Banking," Forbes, August 19, 1991.	
		SHIPLEY, Chris, "CheckFree's Payment System," PC Computing, August 1, 1991.	
		SHIPLEY, Chris, "Electronic Bill Paying Just Got a Lot Easier," PC Computing, May 1, 1991.	
		MAGID, Lawrence, "How to Put PC to Work Paying Bills," Los Angeles Times, July 25, 1991.	
		Advertisement "As seen in PC Computing" with purchase order form (1989- Reprinted from PC Magazine, November 14, 1989).	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS.

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